



PATENT
ATTORNEY DOCKET: 47004.000300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/085,977 Confirmation No.: 9041
Applicant : John J. Loy
Filed : February 28, 2002
Title : TRADE RECEIVABLE PROCESSING METHOD AND APPARATUS
TC/Art Unit : 3628
Examiner: Frantzy Poinvil

Docket No. : 47004.000300
Customer No. : 21967

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

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to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

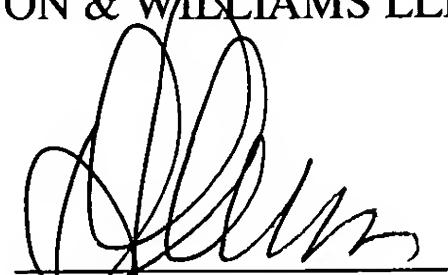
Submission of Information Disclosure Statement
Application No. 10/085,977

In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

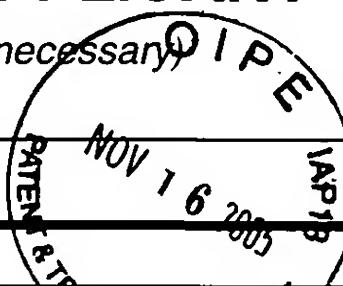
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Substitute for form 1449A/PTO		Application Number	10/085,977
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	1 of 12	Attorney Docket Number	47004.000300



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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 004205780	06-03-1980	Burns, Emmett	
	2.	US 005315508	05-24-1994	Bain et al.	
	3.	US 005477040	12-19-1995	Lalonde, Michael	
	4.	US 005502576	03-26-1996	Ramsay et al.	
	5.	US 005717989	02-10-1998	Tozzoli et al.	
	6.	US 005757917	05-26-1998	Rose et al.	
	7.	US 006374235	04-16-2002	Chen et al.	
	8.	US 006418430	07-09-2002	DeFazio et al.	
	9.	US 2001/0018739	08-30-2001	Anderson et al.	
	10.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	11.	US 2001/0047334	11-29-2001	Nappe et al.	
	12.	US 2001/0047489	11-29-2001	Ito et al.	
	13.	US 2002/0012445	01-31-2002	Perry	
	14.	US 2002/0013728	01-31-2002	Wilkman	
	15.	US 2002/0026394	02-28-2002	Savage et al.	
	16.	US 2002/0038363	03-28-2002	MacLean	
	17.	US 2002/0052842	05-02-2002	Schuba et al.	
	18.	US 2002/0069134	06-06-2002	Solomon	
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	21.	US 2002/0091635	07-11-2002	Dilip et al.	
	22.	US 2002/0107770	08-08-2002	Meyer et al.	
	23.	US 2002/0107788	08-08-2002	Cunningham	
	24.	US 2002/0111837	08-15-2002	Aupperle	

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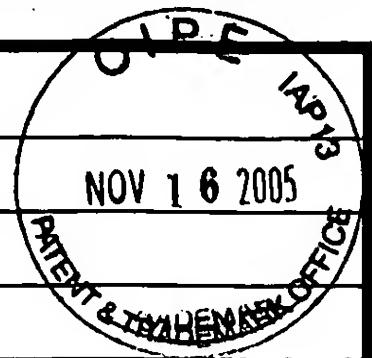
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	25.	US 2002/0138398	09-26-2002	Kalin et al.	
	26.	US 2002/0170966	11-21-2002	Hannigan et al.	
	27.	US 2002/0194096	12-19-2002	Falcone et al.	
	28.	US 2002/0198817	12-26-2002	Dhir	
	29.	US 2002/0199182	12-26-2002	Whitehead	
	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	35.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
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	38.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	39.	US 20050033690	02-10-2005	Antognini et al.	
	40.	US 3653480	04-04-1972	Yamamoto et al.	
	41.	US 4321672	03-23-1982	Braun, et al.	
	42.	US 4396985	08-02-1983	Ohara	
	43.	US 4495018	01-22-1985	Vohrer	
	44.	US 4617457	10-14-1986	Myers	
	45.	US 4672377	06-09-1987	Murphy	
	46.	US 4700055	10-13-1987	Kashkashian Jr.	
	47.	US 4752877	06-21-1988	Roberts et al.	
	48.	US 4797913	01-10-1989	Kaplan	

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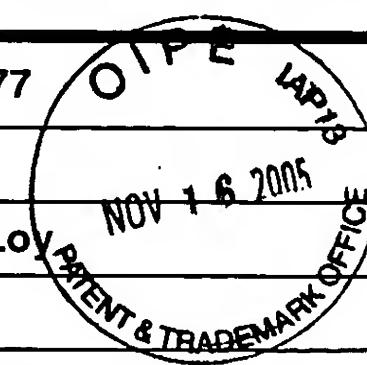
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	49.	US 4799156	01-17-1989	Shavit	
	50.	US 4812628	03-14-1989	Boston	
	51.	US 4823264	04-18-1989	Deming	
	52.	US 4931793	06-05-1990	Fuhrmann et al.	
	53.	US 4948174	08-14-1990	Thomson et al.	
	54.	US 4974878	12-04-1990	Josephson	
	55.	US 4988849	01-29-1991	Sasaki	
	56.	US 4992646	02-12-1991	Collin	
	57.	US 5023904	06-11-1991	Kaplan	
	58.	US 5053607	10-01-1991	Carlson	
	59.	US 5054096	10-01-1991	Beizer	
	60.	US 5080748	01-14-1992	Bonomi	
	61.	US 5111395	05-05-1992	Smith	
	62.	US 5121945	06-16-1992	Thomson et al.	
	63.	US 5122950	06-16-1992	Mee	
	64.	US 5136502	08-04-1992	Van Remortel et al.	
	65.	US 5175682	12-29-1992	Higashiyama	
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	67.	US 5220501	06-15-1993	Lawlor	
	68.	US 5225978	07-06-1993	Peterson	
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	70.	US 5283829	02-01-1994	Anderson	
	71.	US 5287269	02-15-1994	Dorrough et al.	
	72.	US 5311594	05-10-1994	Penzias	

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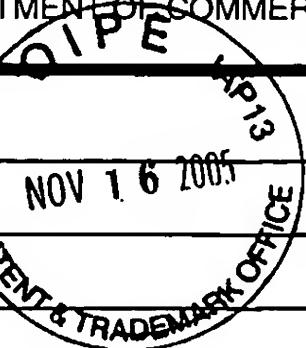
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	73.	US 5321238	06-14-1994	Watanabe	
	74.	US 5326959	07-05-1994	Perazza	
	75.	US 5336870	08-09-1994	Hughes	
	76.	US 5350906	09-27-1994	Brody et al.	
	77.	US 5367581	11-22-1994	VanHorn	
	78.	US 5373550	12-13-1994	Campbell	
	79.	US 5396417	03-07-1995	Burks	
	80.	US 5402474	03-28-1995	Miller	
	81.	US 5412190	05-02-1995	Kopesec	
	82.	US 5424938	06-13-1995	Wagner	
	83.	US 5430644	04-04-1995	Deaton et al.	
	84.	US 5432506	07-11-1995	Chapman	
	85.	US 5444794	08-22-1995	Uhland	
	86.	US 5444841	08-22-1995	Glasser et al.	
	87.	US 5446740	08-29-1995	Yien	
	88.	US 5448471	09-05-1995	Deaton et al.	
	89.	US 5465206	11-07-1995	Hilt et al.	
	90.	US 5479494	12-26-1995	Clitherow	
	91.	US 5483445	01-09-1996	Pickering	
	92.	US 5484988	01-16-1996	Hills	
	93.	US 5504677	04-02-1996	Pollin	
	94.	US 5506691	04-09-1996	Bednar et al.	
	95.	US 5513250	04-30-1996	McAllister	
	96.	US 5532464	07-02-1996	Josephson et al.	

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		Examiner Name	Frantzy Poinvil
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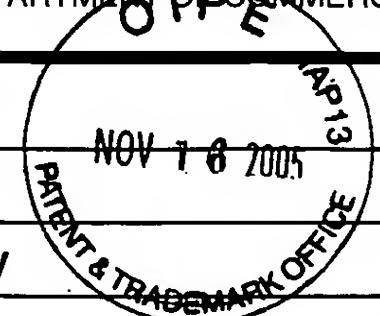
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	97.	US 5544046	08-06-1996	Niwa	
	98.	US 5550734	08-27-1996	Tater	
	99.	US 5551021	08-27-1996	Harada	
	100.	US 5557515	09-17-1996	Abbruzzese et al.	
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	103.	US 5568489	10-22-1996	Yien	
	104.	US 5570465	10-29-1996	Tsakanikas	
	105.	US 5572004	11-05-1996	Raimann	
	106.	US 5583759	12-10-1996	Geer	
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	108.	US 5590196	12-31-1996	Moreau	
	109.	US 5590197	12-31-1996	Chen	
	110.	US 5592377	01-07-1997	Lipkin	
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	114.	US 5615109	03-25-1997	Eder	
	115.	US 5621201	04-15-1997	Langhans	
	116.	US 5640577	06-17-1997	Scharmer	
	117.	US 5642419	06-24-1997	Rosen	
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	119.	US 5652786	07-29-1997	Rogers	
	120.	US 5659165	08-19-1997	Jennings	

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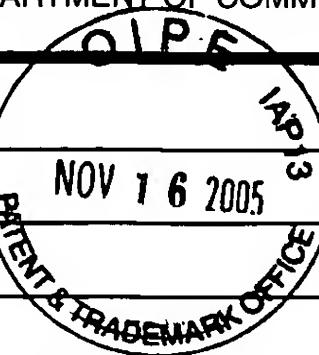
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121.	US	5659469	08-19-1997	Deaton et al.	
122.	US	5666493	09-09-1997	Wojcik et al.	
123.	US	5677955	10-14-1997	Doggett et al.	
124.	US	5679938	10-12-1997	Templeton	
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126.	US	5692132	11-25-1997	Hogan	
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128.	US	5703344	12-30-1997	Bezy et al.	
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130.	US	5708422	01-13-1998	Blonder et al.	
131.	US	5715298	02-03-1998	Rogers	
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133.	US	5715399	02-03-1998	Bezos	
134.	US	5724424	03-03-1998	Gifford	
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136.	US	5748780	05-05-1998	Stolfo	
137.	US	5751842	05-12-1998	Eccles	
138.	US	5770843	06-23-1998	Rose et al.	
139.	US	5774553	06-30-1998	Rosen	
140.	US	5784696	07-21-1998	Melnikof	
141.	US	5793861	09-11-1998	Haigh	
142.	US	5794221	08-11-1998	Egendorf	
143.	US	5802498	09-01-1998	Comesanas	
144.	US	5802499	09-01-1998	Sampson et al.	

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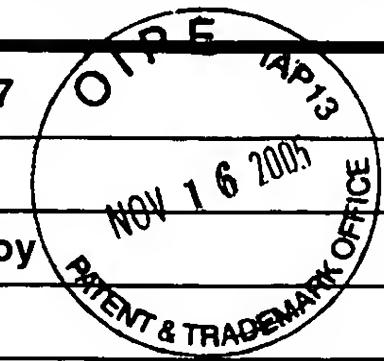
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	145.	US 5819236	10-06-1998	Josephson	
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	147.	US 5826241	10-20-1998	Stein	
	148.	US 5826245	10-20-1998	Sandberg-Diment	
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	151.	US 5832463	11-03-1998	Houvener et al.	
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	154.	US 5835603	11-10-1998	Coutts	
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	156.	US 5852812	12-22-1998	Reeder	
	157.	US 5859419	01-12-1999	Wynn	
	158.	US 5864609	01-26-1999	Cross et al.	
	159.	US 5870456	02-09-1999	Rogers	
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	161.	US 5870723	02-09-1999	Pare	
	162.	US 5870725	02-09-1999	Belinger et al.	
	163.	US 5873072	02-16-1999	Kight	
	164.	US 5883810	03-16-1999	Franklin et al.	
	165.	US 5884288	03-16-1999	Chang	
	166.	US 5897625	04-27-1999	Gustin	
	167.	US 5898157	04-27-1999	Mangili et al	
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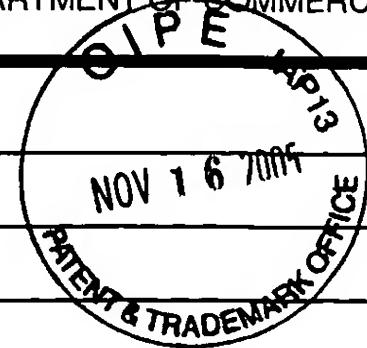
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	169.	US 5910896	06-08-1999	Hahn-Carlson	
	170.	US 5910988	06-08-1999	Ballard	
	171.	US 5917965	06-29-1999	Cahill et al	
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	176.	US 5943656	08-24-1999	Crooks	
	177.	US 5945653	08-31-1999	Walker et al.	
	178.	US 5956700	09-21-1999	Landry	
	179.	US 5963659	10-05-1999	Cahill et al.	
	180.	US 5963925	10-05-1999	Kolling et al.	
	181.	US 5966698	10-12-1999	Pollin	
	182.	US 5978780	11-02-1999	Watson	
	183.	US 5987435	11-16-1999	Weiss et al.	
	184.	US 5987436	11-16-1999	Halbrook	
	185.	US 5987439	11-16-1999	Gustin et al.	
	186.	US 5991750	11-23-1999	Craig	
	187.	US 6000832	12-14-1999	Franklin et al.	
	188.	US 6003762	11-21-1999	Hayashida	
	189.	US 6006208	12-21-1999	Forst et al.	
	190.	US 6009442	12-28-1999	Chen et al.	
	191.	US 6014636	01-11-2000	Reeder	
	192.	US 6016482	01-18-2000	Molinari et al.	

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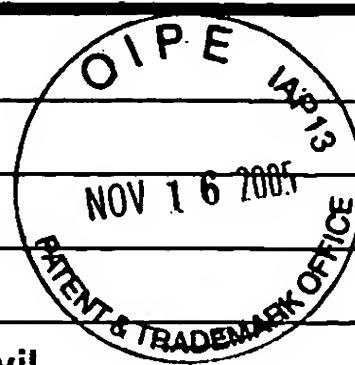
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	193.	US 6032133	02-29-2000	Hilt et al.	
	194.	US 6032137	02-29-2000	Hallard	
	195.	US 6035281	03-07-2000	Crosskey et al.	
	196.	US 6035285	03-07-2000	Schlect et al.	
	197.	US 6035287	03-07-2000	Stallaert et al.	
	198.	US 6038553	03-14-2000	Hyde Jr.	
	199.	US 6041312	03-21-2000	Bickerton et al.	
	200.	US 6041315	03-21-2000	Pollin	
	201.	US 6044362	03-28-2000	Neely	
	202.	US 6052674	04-18-2000	Zervides et al.	
	203.	US 6058380	05-02-2000	Anderson et al.	
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	205.	US 6061665	05-09-2000	Bahreman	
	206.	US 6065675	05-23-2000	Teicher	
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	209.	US 6070798	06-06-2000	Nethery	
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	213.	US 6078907	06-20-2000	Lamm	
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	215.	US 6085168	07-04-2000	Mori et al.	
	216.	US 6088683	07-11-2000	Jalili	

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Substitute for form 1449A/PTO		Application Number	10/085,977
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
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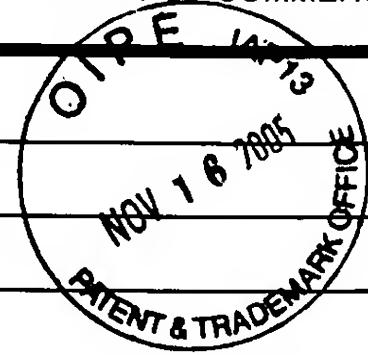
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	217.	US 6088685	07-11-2000	Kiron et al.	
	218.	US 6088686	07-11-2000	Walker et al.	
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	222.	US 6105011	08-15-2000	Morrison Jr.	
	223.	US 6108639	08-22-2000	Walker et al.	
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	242.	US 6233566	05-15-2001	Levine et al.	
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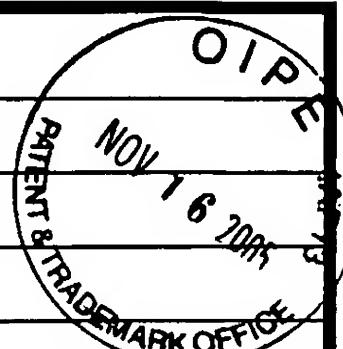
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		First Named Inventor	John J. Coy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
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		Art Unit	3628
		Examiner Name	Frantzy Poinvil
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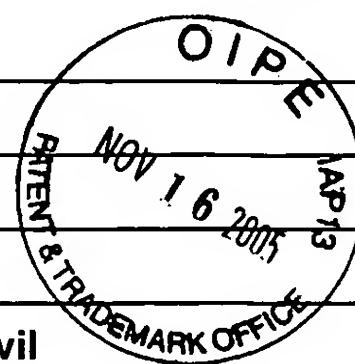
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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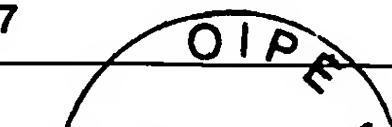
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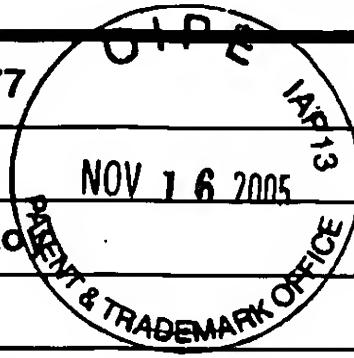
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